

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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First Community Bank

In Re:  
Karl G. Spicer, Yolanda G. Spicer  
  
Debtors.



Order Filed on September 24,  
2019 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case No.: 17-22849 JKS

Adv. No.:

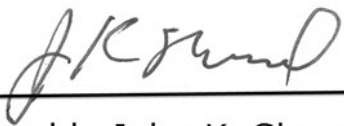
Hearing Date: 10/10/19 @ 10:00 a.m.

Judge: John K. Sherwood

### **ORDER CURING POST PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: September 24,  
2019**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

(Page 2)

Debtors: Karl G. Spicer, Yolanda G. Spicer

Case No: 17-22849 JKS

Caption of Order: ORDER CURING POST PETITION ARREARS & RESOLVING CERTIFICATION  
OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, First Community Bank, Denise Carlon, Esq. appearing, upon certification of default as to real property located at 2837 Kathleen Terrace, Union, NJ, 07083, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Marc C. Capone, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 10, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2019 through August 2019 for a total post-petition default of \$6,137.62 (4 @ 1,586.07; less suspense \$206.66); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor is to make a lump sum payment of \$3,000.00 by September 30, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,137.62 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 20, 2019, directly to Secured Creditor care of its servicer, SLS, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees which is to be paid through Debtor's Chapter 13 plan and the certification of default is hereby resolved.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Karl G. Spicer  
Yolanda G. Spicer  
Debtors

Case No. 17-22849-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db/jdb Karl G. Spicer, Yolanda G. Spicer, 2837 Kathleen Ter, Union, NJ 07083-4114  
aty +Laura A. Rabb, 284 Amboy Avenue, Woodbridge, NJ 07095-2804

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor LakeView Loan Servicing, LLC NJECFMAIL@mw-c-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Denise E. Carlon on behalf of Creditor First Community Bank dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Freddie MAC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marc C Capone on behalf of Joint Debtor Yolanda G. Spicer 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com;mcapone@gbclawgroup.com  
Marc C Capone on behalf of Debtor Karl G. Spicer 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com;mcapone@gbclawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa S DiCerbo on behalf of Creditor LakeView Loan Servicing, LLC nj-ecfmail@mw-c-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9